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www.cornerstonecreditunion.com

MEMBERSHIP & CHECKING APPLICATION

Are you applying for a DEBIT CARD? Yes NoCheck the box next to the account(s) you want to open: Savings CheckingAre you also applying for Overdraft Protection? Yes No

ACCOUNT OWNER INFORMATION

Name: _____ Social Security Number: _____
(first name) (middle initial) (last name)

Address: _____ Driver's License Number: _____

City: _____ St: _____ Zip: _____ Date of Birth: _____

Home Phone: (____) _____ Mother's Maiden Name: _____

Employer: _____ Work Phone: (____) _____

Eligibility for Membership: _____ E-mail Address: _____

Name and Address of Nearest Relative Not Living With You: _____

JOINT ACCOUNT OWNER INFORMATION

Name: _____ Social Security Number: _____
(first name) (middle initial) (last name)

Address: _____ Driver's License Number: _____

City: _____ St: _____ Zip: _____ Date of Birth: _____

Home Phone: (____) _____ Mother's Maiden Name: _____

Employer: _____ Work Phone: (____) _____

Relationship to Primary Member: _____ E-mail Address: _____

Name and Address of Nearest Relative Not Living With You: _____

If there is more than one joint account owner, submit on a separate sheet of paper.

ACCOUNT DESIGNATIONS

 Payable on Death (POD)/ Trust Account

Beneficiary: _____ Beneficiary: _____

Address: _____ Address: _____

City/State/Zip: _____ City/State/Zip: _____

Beneficiary: _____ Beneficiary: _____

Address: _____ Address: _____

City/State/Zip: _____ City/State/Zip: _____

For Credit Union Use Only

Opened by: _____ Date of Membership: _____

- | | | | | |
|--------------------------------------|--|--|--|---|
| <input type="checkbox"/> New Account | <input type="checkbox"/> Reopen Account | <input type="checkbox"/> Adding a Checking Account | <input type="checkbox"/> Youth Account | |
| <input type="checkbox"/> Name Change | <input type="checkbox"/> Adding Joint Owner(s) | <input type="checkbox"/> Deleting Joint Owner(s) | <input type="checkbox"/> Vacation Club Account | <input type="checkbox"/> Holiday Club Account |

Credit Report: Owner Joint Owner

Checklist: State Issued Picture ID 2nd Form of ID
 Debit Card Approved Debit Card Ordered Checks Ordered

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number,
- (2) I am not subject to backup withholding because:
 - (a) I am exempt from backup withholding, or
 - (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. person (including a U.S. resident alien).

Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

SAVINGS ACCOUNT AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. I/We authorize the Credit Union to check my/our credit and/or employment history and to answer questions and report my/our credit experience with the Credit Union. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid back-up withholding.

X _____ X _____
Signature Date Signature Date

SHARE DRAFT/CHECKING ACCOUNT AUTHORIZATION

I/We hereby authorize the Cornerstone Credit Union (the Credit Union) to establish a special share account for me/us to be known as "SHARE DRAFT ACCOUNT." The Credit Union is authorized to pay share drafts signed by me (or by any of us, if this agreement is signed by more than one person) and to charge the payments against the Share Draft Account. By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. It is agreed that:

- (a) only share draft blanks and other methods approved by the Credit Union may be used to withdraw funds from this Share Draft Account.
- (b) the Credit Union is under no obligation to pay a share draft which exceeds the balance in the Share Draft account; the Credit Union may, however, pay such a share draft and charge the amount of the resulting overdraft plus a service charge against any other share account from which the person who signed the share draft is entitled to withdraw shares; the Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft unless you notify us of the date on the check. When paid, share drafts become the property of the Credit Union and will not be returned, either with the periodic statement of this account or otherwise.
- (c) except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- (d) any objection respecting any item shown on a monthly statement of the Share Draft Account shall be waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (e) all non-cash payments received on shares in the Share Draft Account will be credited subject to final payment.
- (f) the Share Draft account shall be subject to service charges in accordance with the rate schedules adopted by the Credit Union from time to time.
- (g) the use of the Share Draft Account is subject to such other terms, conditions, and requirements as the Credit Union may establish from time to time.
- (h) this account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- (i) if this agreement is signed by more than one person, the persons signing below shall be the joint owners* of this account which, in that event, shall be subject to the additional terms and conditions stated herein.

Sufficient funds for all charges must be made before charges are posted to the checking account or an overdraft will occur and an additional charge will be made.

I/We certify that all statements made by me/us on this application are true and complete and are made for the sole purpose of obtaining a Share Draft/ Checking Account from the Credit Union. I/We understand you will retain this application whether or not it is approved. I/We authorize the Credit Union to make whatever credit and employment history inquiries it deems necessary in connection with my/our Share Draft Account. I/We authorize and instruct any person or consumer reporting agency to comply and furnish the Credit Union any information it may have or obtain in response to such credit inquiries and agree that same shall remain Credit Union's property whether or not the Share Draft account is approved and to answer questions about your credit experience with me/us.

X _____ X _____
Signature Date Signature Date



Credit Union Lien and Security Interest. If you owe us money as a borrower, guarantor, or otherwise, we have a statutory lien on the account funds in which you have an ownership interest, regardless of their source, unless prohibited by law. We may apply these funds, without further notice to you, in any order to pay towards your indebtedness. By not enforcing a lien, we do not waive our right to enforce it later.

Additional Terms and Conditions* (Joint Share Account Agreement)

The Credit Union is hereby authorized to recognize any of the signatures subscribed on the reverse side hereof in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and by subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made.

If a member does not elect overdraft protection or does not qualify, we will then allow overdrawn accounts up to \$300.00. At that time debit card(s) will be shut down and accounts will be reviewed. We may allow a debit card to be shut down twice before making the member wait six (6) months before we can reopen their credit limit on the debit card. We will contact the member immediately to work out payment arrangements. If we are unsuccessful in contacting the member, we will close the Share Draft account and begin collection procedures.

HOW DO YOU WANT YOUR CHECKS TO BE ORDERED?

Name _____	Starting Check # _____
Address _____	
City _____	State _____ Zip _____
Do you want your Phone or DL# _____	DATE _____
PAY TO THE ORDER OF _____ \$	
DOLLARS  Security features included. Details on back.	
 414 61st Street • Des Moines, Iowa 50312	
FOR _____	
⑆ 2730 74494⑆ 0000 1234567⑆	

The checks will be delivered to the address on the checks unless requested otherwise. Please allow 7-10 business days for delivery. Check order fee will be deducted from your share draft account. Ask a Member Services Representative about check choices and fees.